

Protect Your Home Equipment for Pennies a Day

Now, it's easy and affordable to protect your home equipment. Just choose FUI's **Equipment Breakdown** option.

You'll have the best coverage and claims service available, and specialists to help find services for fast repair or replacement of your critical equipment.



How to Learn More

Protect the heart of your home. Ask your local FUI agent about FUI's **Equipment Breakdown** for Homeowners coverage, and about our other FUI products and coverages, including:

- FUI HomeGuard
- FUI FinancialGuard
- Homeowners Plus



A member of the QBE Insurance Group

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Equipment Breakdown Coverage for Homeowners



A Real and Growing Need

Comfort. Security. Convenience. They're what a home is all about. But most of us take the heart of our home – critical equipment that provides heating, cooling and electricity – for granted.

If you're like most homeowners, you may assume your home insurance policy, equipment warranties and service contracts have you covered should critical home equipment break down. But chances are your protection is incomplete. And a breakdown could be surprisingly costly – as much as \$6,000 or more.

Warranties and Service Contracts Are Not Enough

Warranties and service contracts may offer homeowners a sense of security but, in fact, the protection they provide can be very limited.

Simple misuse, faulty installation or poor maintenance can cause a breakdown that's surprisingly costly to repair or replace and isn't covered by warranties or service contracts.

Warranties typically cover a product for defects in design or manufacture, but not for human error in installing, operating or maintaining it - all common causes of breakdowns. And a warranty is limited to a specific piece of equipment for a limited period of time.

Service contracts, often sold by a contractor, typically apply only to a specific piece of equipment, excluding everything else. It's very rare to find a homeowner with a service contract covering all the important mechanical equipment in the household.

Your homeowners policy provides a broad spectrum of insurance, yet most homeowners policies do not cover mechanical, electrical or heating equipment breakdown.

Now you can get protection for pennies a day for the home equipment you depend on every day with a new homeowners policy option from **Farmers Union Insurance(FUI)**!

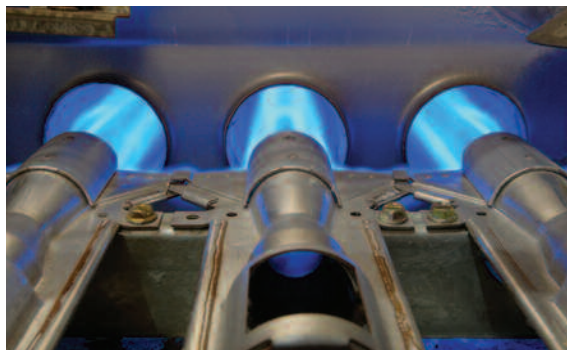
A New and Simple Solution

Now, you can enhance your FUI Homeowners Policy with a new coverage that is surprisingly affordable. FUI's **Equipment Breakdown** coverage can be easily included as a value-added feature to your FUI Homeowners Policy.

Coverage for Key Equipment

All homeowners count on equipment in their homes for comfort and services. Here are some of the types of equipment covered by FUI's **Equipment Breakdown** endorsement:

- central air conditioning
- ventilation systems and fans
- boilers and water heaters
- furnaces, heat pumps, heaters, solar heaters
- deep well pumps
- backup generators
- chair lifts and elevators
- electrical power panels
- various types of motors and mechanical devices
- pool equipment
- central vacuum systems



Real Risks, Real Claims

There's a lot of critical equipment in a home that can break down. Equipment breakdown is common, and when it happens, homeowners can easily spend thousands of dollars to repair or replace it.

Here are some real-life examples of claims that would be covered under FUI's **Equipment Breakdown** endorsement:

■ In the depths of a particularly cold winter, the furnace breaks down. A weekend rush job to replace or restore the furnace to normal operating condition results in unanticipated expenses to the homeowner.

Property Claim:	\$2,305
Loss of Use:	\$250
Total Claim:	\$2,505

■ Dust accumulation in a main electrical panel assembly leads to an electrical arcing incident that fuses much of the home's central wiring, leaving the house without power. Emergency service from a licensed electrician entails removing the old panel box and breakers, locating a suitable replacement, and installing the new equipment.

Total Claim:	\$1,700
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■ Metal fatigue leads to damage in the refrigerant line of an air conditioning unit. The repair contractor replaces the line and coils.

Total Claim:	\$2,800
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■ The intrusion of sand into a deep well pump serving a rural home causes the impeller to fracture. Repairs require excavation and removal of all well piping to replace the pump.

Total Claim:	\$2,800
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